

APRIL 2017

HEALTHY WEALTHY WISE



NORTH MEMORIAL
Federal Credit Union

A Financial Publication for Members of
North Memorial Federal Credit Union

North Memorial FCU Mobile App & Remote Deposit Capture is HERE!



Don't have time to run to the credit union to deposit a check? Don't worry! North Memorial FCU is excited to announce the arrival of **Remote Deposit Capture** in our Mobile App! What is Remote Deposit Capture (RDC)? It's a way you can deposit checks through your phone or tablet. Members will need to download our Mobile App through the App Store for Apple devices or Google Play for Android devices. The App is free and can be found by searching for *North Memorial FCU*.

How does it work?

Once you open the app, you will find in the Menu a button labeled Remote Deposit. Click on the button and it will bring you to the RDC login page. You will need to register by entering your Name, Email, Phone Number, Password, User ID, name your Account (i.e., Checking), enter your Account Type as Share Draft and enter in your account number. Once your registration is processed you will receive an email welcoming you to RDC!



Now you are ready to make a deposit. Endorse your check, it should look like this:

For Remote Deposit
Signature
Account #



Pull up the North Memorial FCU App, click on the Remote Deposit button, Login with the credentials you already established. Click on Make Deposit, click on Deposit Account and choose your account, click on Amount and enter the amount and click on done, click on Front Camera and take a picture of the front of your check and accept, click on the Back Camera and take a picture of the back of your check and accept. Once you have completed depositing your check, you will receive an email confirming that your check needs to be reviewed. Once it has been reviewed you will receive another email indicating if it was accepted. If accepted it will post that afternoon. If your check is not accepted you will receive a message indicating why and what steps you need to complete. It really is that easy. Sign up today!

Vacation Loan

Up to \$3,000

5.99% Annual
Percentage Rate

1 Year Term

- Pay off high interest credit cards
- Take a sunny Vacation!

Apply online at
northmemorialfcu.com
or at either location.

*Approval and rate based
on credit worthiness.
Minimum of \$50
payment. Other
restrictions may
apply.

WINcentive® Winners!

Congratulations to Marita F. and Gary J. for winning February WINcentive® \$100 prizes! If you want to be like Marita and Gary, open a WINcentive® account today.



NMFCU newsletter is written and produced by
Dawn Dunkelberger



Lifestyle Banking Solutions



Annual Meeting

Thank you to everyone who attended the North Memorial FCU Annual Meeting on February 16, 2017. We appreciate the opportunity to talk about the successes of the previous year and the challenges we face in the upcoming one. Enjoy pictures of some of our Members that attended.



Thank you to everyone who joined us!

Fraud Alert

North Memorial FCU sent out an email to make our membership aware of some tech support scams members have fallen for that initially seemed legitimate but have cost them time, money and embarrassment. The situations we know about are each a little unique but similar enough that we wanted to make our members aware not to be fooled.

Essentially members are contacted by tech support companies indicating their computers were 'hacked' or at risk for being 'hacked.' One of the companies identified themselves as Level 5 Cyber Security and another just said they were the Windows Tech Department. Each one asked for remote access to the member's computer and then told the member they needed to update their security...for a price.

It's all part of their plan to sell you bogus "security" or "technical support" products and services. Really, your computer is fine. They want to charge you - possibly hundreds or thousands of dollars - for software and services that you don't need and that doesn't help.

- If you receive a call from an unknown phone number asking a Yes or No question do not answer - hang up.
- NEVER give out your personal account information. Legitimate tech support companies will ask for a credit card number. If you do, contact the credit union right away so we can close your account and re-open it with a new account number.
- Do not purchase these services if you get a random call. Legitimate businesses will have a website, can be researched and will not have you going to Wal-Mart to make payments to them.
- If you have fallen victim to one of these scams please take your computer to a professional to ensure there is no malware installed.

VISA Gift Cards

The perfect gift for birthdays, anniversaries, graduations or just because.

Only \$2!

Gift Giving made Easy!

2017

Holiday Closings:

January 2	New Years Day
January 16	MLK Jr. Day
February 20	President's Day
May 29	Memorial Day
July 4	Independence Day
September 4	Labor Day
October 9	Columbus Day
November 23	Thanksgiving
December 25	Christmas

Report lost/stolen ATM/Check Card
(800) 535-8440

Report lost/stolen Visa® Card
7 a.m. - 9 p.m. (800) 808-7230
9 p.m. - 7 a.m. (800) 991-4964



Robbinsdale Office
3300 Oakdale Avenue North
Robbinsdale, MN 55422
Phone: (763) 367-7700
Fax: (763) 367-7725

Hours:
Mon., Tue., Th:
8:30 a.m. - 4:30 p.m.
Wed: 10 a.m. - 4:30 p.m.
Fri: 8:30 a.m. - 5 p.m.

Maple Grove Office
15601 Grove Circle North
Maple Grove MN 55369
Phone: (763) 255-2900
Fax: (763) 255-2925

Lobby Hours:
Mon, Tue, Thur,
and Fri.:
9 a.m. - 5 p.m.
Wed: 10 a.m. - 5 p.m.

Drive-Thru Hours:
Mon, Tue., Thur.:
8 a.m. - 5:30 p.m.
Wed: 10 a.m. - 5:30 p.m.
Fri: 7 a.m - 6 p.m.